

The Health Insurance Portability and Accountability Act (HIPAA)

We believe you have a right to know what we do with the health information we gather about you as a patient of Ray Dental Group. We use and disclose health information about you for treatment, payment and healthcare operations. We also want to assure you that we are properly safeguarding this important information. Because we value our relationships with our patients, we have prepared the following summary of our privacy policy, which is based on the federal law governing patient privacy and on our own high standards of patient confidentiality.

We need accurate, current health information about you so that we can determine your dental needs and recommend treatment to meet your specific needs. We collect personal information that you provide to us on registration forms and interviews. In addition we may receive information from other health care providers authorized by you.

We will share your health information only with authorized employees, and other authorized healthcare professionals whose service may be required to assure the highest level of service to you. We may use or disclose your health information to provide you with appointment reminders such as voice mail messages, postcards, or letters. We will not disclose any health information about you, except as authorized by you, by law, reasonable belief that you are a victim of abuse, neglect, or domestic violence, as described in this privacy statement or as otherwise communicated by you.

You have the right to see and request (in writing) that we amend your health information. We may deny your request under certain circumstances. We will protect all information collected about you and we will restrict access to your records by maintaining physical, electronic and procedural safeguards.

If you have questions or concerns about our privacy practices or has questions or concerns please contact us. We support your right to the privacy of your health information.

Financial Policy

Thank you for choosing us as your dental health care provider. Our main concern is that you receive the proper and optimal treatments needed to improve and maintain your oral health. To avoid any possible misunderstandings regarding payments for services received, we are providing you with this statement of our financial policy. If you have any questions or concerns about our payment policies, please do not hesitate to ask our office staff.

Payment is due at the time the services are rendered. We accept cash, checks, and for your convenience, most major credit cards. We also offer assistance in finding sources of funding for major treatment. Our Financial Coordinator will be glad to discuss this with you.

We will be happy to process your insurance claims for you. We will accept assignment of primary insurance benefits; however we do not file or accept secondary insurance. Please understand that:

- Your insurance policy is a contract between you, your employer and the insurance company. We are not a party to that contract.
- All charges are your responsibility, whether your insurance company pays or not. Not all services are covered benefits in all contracts. Some insurance companies arbitrarily select certain services they will not cover. Please understand that our patients have hundreds of different policies and it is impossible to keep abreast of everyone's changes and coverage. We will do our best to assist you.
- Fees for services, along with unpaid deductibles and co-payments are due at the time of treatment. We ESTIMATE these payments for you, given all information we have available.
- If the insurance company does not pay in full within 90 days, we may ask you to pay your balance due.
- Parents or guardians that accompany minor children are responsible for the charges incurred that day.

We understand that occasionally temporary financial problems may affect the timely payment of your balance. We encourage you to communicate any such problems so that we can assist you in the management of your account.

Broken Appointment Policy

We understand that last minute changes in your schedule may be unavoidable and we will try to accommodate those changes as best we can. Please understand that when we make an appointment, we are setting aside enough time to do our best work and that each appointment is for only one patient. We do not overbook appointments expecting some of our patients to not show for their appointments. Therefore, a broken appointment without adequate notice results in time lost helping other patients.

Here is an outline of our policy of broken appointments:

- To be fair and understanding, if you have an unavoidable conflict and cannot give 24 hours notice to change the appointment, there will be no charge to you when this happens for the first time.
- If you miss a second (subsequent) appointment with less than 24 hours notice, you will receive a letter reminding you of our policy and reinforcing the importance of making your appointments.
- If you miss a third (subsequent) appointment with less than 24 hours notice, we regretfully have to ask that you find another Dental Provider to facilitate your dental needs.

This dismissal will only occur if you miss 3 appointments in a row and give us less than 24 hours notice for these appointments.

We will work with you as best we can to try to schedule times that are best for you.